

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

IN RE:)	
)	CASE NO. 18 B 28179
Jamie Kashirsky and)	
Mark Kashirsky)	HONORABLE LaShonda A Hunt
)	CHAPTER 13
DEBTORS.)	

NOTICE OF MOTION

TO: Glenn B Stearns, 801 Warrenville Road Suite 650, Lisle, IL 60532;

PennyMac Loan Services, LLC, represented by Toni Townsend, McCalla Raymer Leibert Pierce, LLC, One North Dearborn, Suite 1300, Suite 1200, Chicago, IL 60602;

Hampton Glen Master Operating Association, Inc., represented by Ronald J. Kapustka Kovitz Shifrin Nesbit, 175 N. Archer Avenue, Mundelein, IL 60060;

See the attached Service List.

Please take notice that on July 15, 2022, at 10:15 a.m., I shall appear telephonically before the Honorable LaShonda A Hunt, or any judge sitting in that judge's place, and present the motion to authorize, a copy of which is attached.

This motion will be presented and heard electronically using Zoom for Government. No personal appearance in court is necessary or permitted. To appear and be heard on the motion, you must do the following:

To appear by video, use this link: <https://www.zoomgov.com/join>. Then enter the meeting ID and password.

To appear by telephone, call Zoom for Government at 1-669-254-5252 or 1-646-828- 7666. Then enter the meeting ID and password.

Meeting ID and passcode. The meeting ID for this hearing is 161 165 5696 and the passcode is 7490911. Additional information can be found on Judge Hunt's webpage on the court's website: <https://www.ilnb.uscourts.gov/content/judge-lashonda-hunt>.

If you object to this motion and want it called on the presentment date above, you must file a Notice of Objection no later than two (2) business days before that date. If a Notice of Objection is timely filed, the motion will be called on the presentment date. If no Notice of Objection is timely filed, the court may grant the motion in advance without a hearing.

PROOF OF SERVICE

The undersigned, an attorney, certifies that he transmitted a copy of this notice and the attached motion to the above-named creditor and also to the attached service list via regular U.S. Mail with postage prepaid from the mailbox located at 20 S. Clark Street, Chicago, IL 60603 on July 1, 2022.

/s/ Michael Spangler
Attorney for Debtor

The Semrad Law Firm, LLC
10 N Martingale Rd Suite 400
Schaumburg, IL 60173
(312) 913-0625

Label Matrix for local noticing
0752-1

Case 18-28179
Northern District of Illinois
Eastern Division
Thu Jun 30 14:37:08 CDT 2022

PRA Receivables Management, LLC
PO Box 41021
Norfolk, VA 23541-1021

ALLY FINCL
200 Renaissance Ctr
Detroit, MI 48243-1300

Ally Bank
AIS Portfolio Services, LP
4515 N Santa Fe Ave. Dept. APS
Oklahoma City, OK 73118-7901

(p)BMO HARRIS BANK N A
PO BOX 2035
MILWAUKEE WI 53201-2035

CBNA
Po Box 6497
Sioux Falls, SD 57117-6497

CITI
P.O. BOX 9001037
Louisville, KY 40290-1037

CREDIT ONE BANK NA
PO BOX 98875
LAS VEGAS, NV 89193-8875

Credit Box
P.O. Box 168
Des Plaines, IL 60016-0003

(p)FIRST NATIONAL BANK OF OMAHA
1620 DODGE ST
STOP CODE 3129
OMAHA NE 68102-1593

Ally Bank, c/o AIS Portfolio Services, LP
4515 N Santa Fe Ave. Dept. APS
Oklahoma City, OK 73118-7901

U.S. Bankruptcy Court
Eastern Division
219 S Dearborn
7th Floor
Chicago, IL 60604-1702

ALPHERA FINANCIAL SERV
5550 BRITTON PKWY
HILLIARD, OH 43026-7456

Ally Bank
PO Box 130424
Roseville, MN 55113-0004

Brandon S. Lefkowitz
29777 Telegraph Rd
Suite 2440
Southfield, MI 48034-7667

(p)FIRST NATIONAL BANK
ATTN BANKRUPTCY
1500 S HIGHLINE AVE
SIOUX FALLS SD 57110-1003

COMENITYBANK/VICTORIA
220 W SCHROCK RD
WESTERVILLE, OH 43081-2873

Capital One, N.A.
PO Box 71083
Charlotte, NC 28272-1083

CreditBox.com, L.L.C.
P.O. Box 2447
Des Plaines, IL 60017-2447

FORD CRED
PO BOX BOX 542000
OMAHA, NE 68154-8000

PRA Receivables Management LLC
POB 41067
Norfolk, VA 23541-1067

ACCEPTANCE NOW
5501 Headquarters Dr
ATTN: Acceptance Now Customer Service
Plano, TX 75024-5837

ATLANTIC CRD
P O BOX 13386
ROANOKE, VA 24033-3386

BANK OF THE WEST
2527 CAMINO RAMON
SAN RAMON, CA 94583-4213

CAPITALONE
c/o Pollack & Rosen, P.C
1825 Barrett Lakes Blvd Suite 510
Kennesaw, GA 30144-7519

CELTIC BANK/CONFINCO
4450 NEW LINDEN HILL RD
WILMINGTON, DE 19808

COMENITYCB/ZALES
PO BOX 182120
COLUMBUS, OH 43218-2120

Capital One, N.A.
c/o Becket and Lee LLP
PO Box 3001
Malvern PA 19355-0701

FIRST PREMIER BANK
c/o Jefferson Capital Systems LLC PO Box
c/o Linda Dold
Saint Cloud, MN 56302

(p)FIRST FINANCIAL ASSET MANAGEMENT INC
ATTN DONNA BOYD
3091 GOVERNORS LAKE DRIVE SUITE 500
PEACHTREE CORNERS GA 30071-1135

Freedom Cash Lenders
Po Box 637
Lakeport, CA 95453-0637

Hampton Glen Master Operating Association, I
7370 N. Lincoln Ave Suite A
Lincolnwood, IL 60712-1705

Hampton Glen Master Operating Association, I
c/o Kovitz Shifrin Nesbit
175 North Archer Avenue
Mundelein, IL 60060-2301

ICS, Inc
PO Box 1010
Tinley Park, IL 60477-9110

Illinois Tollway
PO Box 5544
Chicago, IL 60680-5491

Inbox Loan
P.O. Box 881
Santa Rosa, CA 95402-0881

(p)JD RECEIVABLES LLC
PO BOX 382656
GERMANTOWN TN 38183-2656

KOHL'S/CAPONE
PO BOX 3115
MILWAUKEE, WI 53201-3115

LENDUP CARD SERVICES I
225 BUSH ST STE 1100
SAN FRANCISCO, CA 94104-4250

LVNV Funding, LLC
Resurgent Capital Services
PO Box 10587
Greenville, SC 29603-0587

Lend UP
237 Kearny # #372
San Francisco, CA 94108-4502

(p)M&T BANK
LEGAL DOCUMENT PROCESSING
626 COMMERCE DRIVE
AMHERST NY 14228-2307

MERRICK BANK CORP
One Paces West
Suite 1400
Atlanta, GA 30327-2734

Money Lion LLC
PO Box 1647
Sandy, UT 84091

NCB MANAGEMENT SERVICE
1 ALLIED DR
TREVOSE, PA 19053-6945

NTB/CBNA
PO BOX 6497
SIOUX FALLS, SD 57117-6497

ONEMAIN
605 Munn Rd E
Fort Mill, SC 29715-8421

ONEMAIN
P.O. BOX 3251
EVANSVILLE, IN 47731-3251

OPPITY FIN
11 E. ADAMS SUITE 501
CHICAGO, IL 60603-6333

Opp Loans
130 E RANDOLPH ST STE 34
CHICAGO, IL 60601-6207

PALOS BANK & TRUST
11483 Merritton Ct
Frankfort, IL 60423-5149

PENNYMAC LOAN SERVICES
Po Box 514387
Los Angeles, CA 90051-4387

PLAZA HOME MTG/DOVENMU
1 CORPORATE DR STE 360
LAKE ZURICH, IL 60047-8945

(p)PNC BANK RETAIL LENDING
P O BOX 94982
CLEVELAND OH 44101-4982

PennyMac Loan Services, LLC
Bankruptcy Department
P.O. Box 2410
Moorpark, CA 93020-2410

PennyMac Loan Services, LLC
c/o McCalla Raymer Leibert Pierce, LLC
Bankruptcy Department
1 N. Dearborn Suite 1200
Chicago, IL 60602-4337

(p)PORTFOLIO RECOVERY ASSOCIATES LLC
PO BOX 41067
NORFOLK VA 23541-1067

Premier Bankcard, Llc
Jefferson Capital Systems LLC Assignee
Po Box 7999
Saint Cloud Mn 56302-7999

Presence Health
by American InfoSource as agent
4515 N Santa Fe Ave
Oklahoma City, OK 73118-7901

Presence Saint Joseph Medical Center
2900 N Lake Shore Dr
Chicago, IL 60657-5640

Quantum3 Group LLC as agent for
Comenity Bank
PO Box 788
Kirkland, WA 98083-0788

Quantum3 Group LLC as agent for
Comenity Capital Bank
PO Box 788
Kirkland, WA 98083-0788

Reflex
PO BOX 31292
Tampa, FL 33631-3292

SYNCB/ASHLEY HOMESTORE
7780 S Cicero Ave
Burbank, IL 60459-1583

SYNCB/WALMAR
PO BOX 965024
ORLANDO, FL 32896-5024

SYNCB/WALMART
Po Box 530927
Atlanta, GA 30353-0927

Stoneberry
PO Box 740933
Dallas, TX 75374-0933

Stoneberry
c/o Creditors Bankruptcy Service
P O Box 800849
Dallas, TX 75380-0849

Synchrony Bank
c/o PRA Receivables Management, LLC
PO Box 41021
Norfolk, VA 23541-1021

TBOM/MILESTONE
PO BOX 4499
BEAVERTON, OR 97076-4499

WEBBANK/FINGERHUT
7075 Flying Cloud Dr
Eden Prairie, MN 55344-3532

WF/MATFIRM
PO BOX 14517
DES MOINES, IA 50306-3517

Wells Fargo Bank, N.A.
PO Box 10438, MAC F8235-02F
Des Moines, IA 50306-0438

Glenn B Stearns
801 Warrenville Road Suite 650
Lisle, IL 60532-4350

Jamie Kashirsky
1416 Broadlawn Dr
Plainfield, IL 60586-5825

Mark Kashirsky
1416 Broadlawn Drive
Plainfield, IL 60586-5825

Michael Spangler
The Semrad Law Firm, LLC
20 S Clark St, 28th Floor
Chicago, IL 60603-1811

Patrick Semrad
The Semrad Law Firm, LLC
20 S. Clark St, 28th Floor
Chicago, IL 60603-1811

Patrick S Layng
Office of the U.S. Trustee, Region 11
219 S Dearborn St
Room 873
Chicago, IL 60604-2027

The preferred mailing address (p) above has been substituted for the following entity/entities as so specified
by said entity/entities in a Notice of Address filed pursuant to 11 U.S.C. 342(f) and Fed.R.Bank.P. 2002 (g) (4).

BMO HARRIS BANK NA
PO Box 2035
Milwaukee, WI 53201

CCS/FIRST NATIONAL BAN
500 E 60TH ST N
SIOUX FALLS, SD 57104

FNB OMAHA
1620 DODGE ST
OMAHA, NE 68197

First Financial Asset Mgmt
3091 Governors Lake Drive
Suite 500
Peachtree Corners, GA 30071

JD Receivables LLC
PO Box 382656
Germantown, TN 38183

M & T Bank
Bankruptcy Department
P.O. Box 840
Buffalo, NY 14240-0810

PNCBANK
2730 LIBERTY AVE
PITTSBURGH, PA 15222

Portfolio Recovery Associates, LLC
PO Box 41067
Norfolk, VA 23541

Document Page 6 of 8

The following recipients may be/have been bypassed for notice due to an undeliverable (u) or duplicate (d) address.

(u)Hampton Glen Master Operating Association, (u)PennyMac Loan Services, LLC

End of Label Matrix	
Mailable recipients	78
Bypassed recipients	2
Total	80

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

IN RE:)	
)	CASE NO. 18 B 28179
Jamie Kashirsky and)	
Mark Kashirsky,)	HONORABLE LaShonda A Hunt
)	CHAPTER 13
DEBTORS.)	

MOTION AUTHORIZING DEBTORS TO ENTER INTO A LOAN MODIFICATION

Jamie Kashirsky and Mark Kashirsky, by and through Debtors' attorneys, The Semrad Law Firm, LLC, move this Honorable Court to enter an Order granting the Debtors permission to enter into a loan modification with PennyMac Loan Services LLC, and in support thereof state as follows:

1. On October 8, 2018, Debtors filed the above captioned voluntary petition for relief under Chapter 13 of the United States Bankruptcy Code.
2. That this Honorable Court confirmed Debtors' Chapter 13 plan on January 11, 2019.
3. Debtor Mark Kashirsky wishes to enter into a loan modification with PennyMac Loan Services, LLC for the property located at 1416 Broadlawn Drive, Plainfield, IL, 60586. Please see exhibit A for loan modification agreement.
4. The terms proposed by PennyMac Loan Services, LLC state that upon modification, the Debtor's loan will have a new unpaid principal balance of \$175,625.52, with 3.75% fixed APR. Upon modification, principal and interest payments will be \$813.47.

5. The foregoing constitutes sufficient grounds for this Court to enter an Order granting Mark Kashirsky permission to enter into the loan modification attached to this motion with PennyMac Loan Services, LLC.

Jamie Kashirsky and Mark Kashirsky, Debtors, respectfully request this Honorable Court to enter an Order (a) granting Debtor Mark Kashirsky permission to enter into the loan modification attached to this Motion with PennyMac Loan Services, LLC, and (b) for such other and further relief as this Court deems fair and just.

Respectfully Submitted,

/s/ Michael Spangler
Attorney for Debtor

The Semrad Law Firm, LLC
Attorney for Debtor
10 N Martingale Rd Suite 400
Schaumburg, IL 60173
(312) 913-0625